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In the claims:

1.-8. (cancelled)

9. (new) A method comprising:

receiving on a web-server via an Internet access device (IAD) a request from a user for a wallet facility; and

receiving entry from the user of identifying information regarding the user, comprising at least one or more of: name information, address information, and birth date;

in response creating a server-side wallet database on an Internet server with a unique identifier and containing the information entered; and

receiving at any moment a request from the user for the use of the user's client-side wallet database or the user's server-side wallet database or the creation of the user's portable wallet database;

in response to determining that the user wishes to use the server-side wallet database,

integrating data from any client-side wallet database into the server-side wallet database; and

deleting the client-side wallet database; and

capturing from that time on within the server-side wallet database all data about the user entered via the IAD; and

recording from that time on within the server-side wallet database the details of any transaction between the user and a web-site;

in response to determining that the user wishes to use a client-side wallet database,

integrating data from the server-side wallet database into the client-side wallet database; and

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deleting all information, other than the identifying information, from the server-side wallet; and

capturing from that time on within the client-side wallet database all data about the user entered via the IAD; and

recording from that time on within the client-side wallet database the details of any transaction between the user and a web-site; and

recording addresses of web-sites visited;

in response to determining that the user wishes to create a portable wallet database,

requesting that the user insert a portable storage medium into the IAD; and

integrating the server-side wallet database and any client-side wallet database on the IAD; and

copying the integrated client-side wallet database onto the portable storage medium.

10. (new) The method of claim 9, further comprising, the user identifying himself to the server-side wallet database; and inserting the portable storage medium containing the portable wallet database into an IAD; and

requesting use of the user's client-side wallet database or the user's server-side wallet database;

in response to determining that the user wishes to use the server-side wallet database, integrating data from the portable wallet database and any client-side wallet database into the server-side wallet database; and deleting the client-side wallet database; and capturing from that time on within the server-side wallet database all data about the user entered via the IAD; and

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recording from that time on within the server-side wallet database the details of any transaction between the user and a web-site; and

recording addresses of web-sites visited;

in response to determining that the user wishes to use the client-side wallet database,

integrating data from the portable wallet database and any server-side wallet database into the client-side wallet database; and

deleting the server-side wallet database; and

capturing from that time on within the client-side wallet database all data about the user entered via the IAD; and

recording from that time on within the client-side wallet database the details of any transaction between the user and a web-site;

11. (new) The method of claim 9, further comprising, a client-side or server-side wallet database, whichever is in use by a user when the user visits a web site presenting to a web site visited by the user the preferred currency of the user for goods he wishes to export and the preferred currency of the user for goods he wishes to buy but not export and the languages preferred by the user for product descriptions.

12. (new) The method of claim 9, further comprising accessing by a web site being visited by a user a client-side or server-side wallet database, whichever is currently in use by the user at the time, the unique identifier of the user; and supplying a list of one or more organizations on behalf of which the user is permitted to shop; and selection by the user from this list the organization on whose behalf he wishes to shop on the web site on the current occasion.

13. (new) The method of claim 9, the method further comprising, if a client-side wallet database is in use by the user at the time the user visits a web site, and if that web-site displays on

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a web page a form that includes one or more field labels intended for the user to enter information corresponding thereto,

a client-side computer program scanning the web page to read the field labels thereon; and
the client-side computer program displaying as a list for each field label in turn any information stored within the client-side wallet database that fits the field label; and

the user selecting from the list the desired information with which to populate the field label on the web page; and

the client-side computer program displaying the desired information in the field corresponding to the field label; and

if there is no information in the client-side wallet database that fits the field label or the user does not accept any of the items on the list displayed for that label, the user entering information into the field for the field label; and

the field label being stored and the information entered by the user being stored and the association of the information with the field label being stored within the client-side wallet database.

14. (new) The method of claim 9, the method further comprising, if a server-side wallet database is in use by the user at the time the user visits a web site, and if that web-site displays on a web page a form that includes one or more field labels intended for the user to enter information corresponding thereto,

a server-side computer program scanning the web page to read the field labels thereon; and

the server-side computer program displaying as a list for each field label in turn any information stored within the server-side wallet database that fits the field label; and

the user selecting from the list the desired information with which to populate the field label on the web page; and

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the server-side computer program displaying the desired information in the field corresponding to the field label; and

if there is no information in the server-side wallet database that fits the field label or the user does not accept any of the items on the list displayed for that label, the user entering information into the field for the field label; and

the field label being stored and the information entered by the user being stored and the association of the information with the field label being stored within the server-side wallet database.

15. (new) The method of claim 9, wherein a client-side computer program exposes a first icon that is activated within a web-browser which enables a user to indicate whether the user currently wishes to use a client-side or server-side wallet database, and enables the user to open and update any server-side wallet he possesses within his browser and a second icon that is not part of the browser which enables a user to access and update any client-side wallet database that he possesses without opening a web-session.

16. (new) A method comprising holding within a client-side database the contents of one shopping cart for each shopping web-site currently accessed by a user via an IAD; and, a client-side computer program, displaying the contents of each basket as a list on the VDU of the IAD; and, allowing the user to modify the contents of the shopping cart; and when the user decides to check a basket out, sending the list to the relevant web-site; and, should the user leave one of the web-sites without checking out, storing the cart contents in a client-side or server-side wallet database, whichever is currently in use by the user at the time, so that the user can resume shopping at the web site later without losing the contents of the shopping cart.

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17. (new) The method of claim 16, wherein the user via the client-side computer program requests information from the web-site about dispatch delay for each item in the shopping cart; and attaches a delivery address retrieved from or newly supplied to the client-side or the server-side wallet to each item in the shopping cart.
18. (new) A method wherein a user via a client-side computer program lists addresses retrieved from or newly supplied to a client-side or a server-side wallet so that a user can attach one to each item in the shopping cart.
19. (new) The method of claim 18, wherein the client-side computer program requests carriage costs for each delivery address for various transit methods from a server.
20. (new) The method of claim 18, wherein the client-side computer program requests tariff costs for each delivery address from a server.